

# UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Detroit)

In re Daniel Frank Wight, Jr. /Kelly Kathleen Wight  
Debtor

Case No. 15-42808

Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CitiMortgage, Inc.

Court claim no. (if known): 7

Last four digits of any number  
you use to identify the debtor's  
account:

4 5 0 4

Date of payment change:

08/01/2015

Must be at least 21 days after date of  
this notice

mm/dd/yyyy

New total payment:

\$ 1143.63

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 200.72

New escrow payment: \$ 199.33

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor.      ☐ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/ Bradley M Adams      Date 06/24/2015  
Signature      mm/dd/yyyy

**Print:**      Bradley M Adams      Title Bankruptcy Specialist  
First Name      Middle Name      Last Name

Company      CitiMortgage, Inc.

Address      PO Box 6030  
Number      Street  
Sioux Falls, SD 57117-6030  
City      State      ZIP Code

Contact phone      (866) 613-5636      Email      CITIPCN@citi.com

**U.S. Bankruptcy Court  
Eastern District of Michigan (Detroit)**

Debtor: Daniel Frank Wight, Jr.  
Kelly Kathleen Wight

Case No. 15-42808

**CERTIFICATE OF SERVICE**

I hereby certify that on June 24, 2015, I served a copy of this Notice and all attachments on the following by U.S. Mail, postage prepaid:

Debtor: Daniel Frank Wight, Jr.  
Kelly Kathleen Wight  
  
301 DANIEL AVE  
WESTLAND, MI 48186

I hereby certify that on June 24, 2015, I served a copy of this Notice and all attachments on the following by Electronic Notification:

Trustee: Tammy L. Terry  
Buhl Building  
535 Griswold Suite 2100  
Detroit, MI 48226  
  
Debtors Counsel: Brian Philip Dunne  
Ardelean & Dunne, PLLC  
24300 Southfield Road Suite 308  
Southfield, MI 48075

/s/Bradley M Adams  
Bankruptcy Specialist



## Annual Escrow Analysis

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Analysis Date:

June 19, 2015

CASE#: 15-42808  
 DANIEL F WIGHT JR

8-671-95070-0000002-001-2-000-000-000-000  
 TAMMY L TERRY  
 535 GRISWOLD ST SUITE 2100  
 BUHL BUILDING  
 DETROIT MI 48226-

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

## Mortgage Payment

New Monthly Payment Amount: **\$1,143.63**New Payment Effective: **August 01, 2015**

	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	944.30	944.30
MONTHLY ESCROW PAYMENT	200.72	199.33
<b>TOTAL PAYMENT</b>	<b>1,145.02</b>	<b>1,143.63</b>

- Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.
- If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

## Projections for the coming Year

Please keep this statement for reference next year.

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Starting Balance: (Activity Assumed through July, 2015)				\$1,569.68	\$1,868.07
AUG 15	174.47	1,693.60	CITY/TOWN TAX	50.55 (a)	348.94 (b)
SEP 15	174.47	.00		225.02	523.41
OCT 15	174.47	.00		399.49	697.88
NOV 15	174.47	.00		573.96	872.35
DEC 15	174.47	400.00	CITY/TOWN TAX	348.43	646.82
JAN 16	174.47	.00		522.90	821.29
FEB 16	174.47	.00		697.37	995.76
MAR 16	174.47	.00		871.84	1,170.23
APR 16	174.47	.00		1,046.31	1,344.70
MAY 16	174.47	.00		1,220.78	1,519.17
JUN 16	174.47	.00		1,395.25	1,693.64
JUL 16	174.47	.00		1,569.72	1,868.11
<b>TOTALS:</b>	<b>\$2,093.64</b>	<b>\$2,093.60</b>			

- Mortgage Insurance, if any, is not included in the required low point calculation.

## Determining Your Escrow Shortage/Surplus

PROJECTED LOW-POINT:	50.55 (a)
REQUIRED LOW-POINT (Cushion):	348.94 (b)
<b>TOTAL ESCROW SHORTAGE:</b>	<b>298.39</b>

Under Federal Law, your shortage will be spread over a 12 month period.

If your Projected Low-Point (a) is:

- Less than your Required Low-Point (b), you have a shortage.
- Greater than your Required Low-Point (b), you have a surplus.
- Equal to your Required Low-Point (b), the above does not apply.

ESCROW SHORTAGE / ADVANCE COUPON PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. PLEASE ALLOW 7 TO 10 DAYS FOR POSTAL DELIVERY.

DANIEL F WIGHT JR

AMOUNT ENCLOSED \$ 

Shortage Amount:  
 \$298.39

If you prefer to pay all or part of the Shortage Amount, simply detach this coupon and mail it along with your payment for the Shortage Amount in the enclosed envelope.

Paying the shortage in full will lower your payment; however, your payment may not return to the previous amount. If your tax and/or insurance bill amounts have changed, we may now need to collect a different monthly amount for these bill(s), and this amount may be higher. If you have questions about increased bills, contact your insurance agent or tax authority directly.

Please allow 7 days from our receipt of the shortage payment to adjust your monthly payment.

CitiMortgage, Inc.  
 P.O. Box 688948  
 Des Moines, IA 50368-8948

Analysis Date:  
Annual Escrow Analysis

June 19, 2015

## Account History

Please note the increases/decreases that may have occurred from the projections. This has impacted the shortage/surplus in this analysis reflected on the front side of this statement.

ITEM	ACTUAL PAYMENTS	PROJECTED PAYMENTS	INCREASE/ DECREASE
MORTGAGE INSURANCE	315.00	341.25	-26.25
COMBINED TAXES	2,093.60	1,886.15	207.45

This is a statement of actual activity in your escrow account from June 1, 2014 through June 19, 2015. This section provides last year's projections and compares it with actual activity.

Your most recent monthly mortgage payment during the past year was \$1,145.02 of which \$944.30 was for principal and interest and \$200.72 was credited to your escrow account.

MONTH	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	DESCRIPTION	ACTUAL ESCROW RUNNING BALANCE	PROJECTED ESCROW RUNNING BALANCE
Starting Balance:						\$1,366.50	\$1,340.25
JUN 14	184.52	183.43	26.25	26.25	PRIVATE MORTGAGE INSURANCE-PMI	1,524.77	1,497.43
JUL 14	184.52	183.43	26.25	26.25	PRIVATE MORTGAGE INSURANCE-PMI	1,683.04	1,654.61
AUG 14	.00	183.43 *	26.25	26.25	PRIVATE MORTGAGE INSURANCE-PMI	1,656.79	1,811.79
AUG 14	184.52	.00 *	1,693.60	1,510.58 *	CITY/TOWN TAX	147.71	301.21
SEP 14	184.52	183.43	26.25	26.25	PRIVATE MORTGAGE INSURANCE-PMI	305.98	458.39
OCT 14	184.52	183.43	26.25	26.25	PRIVATE MORTGAGE INSURANCE-PMI	464.25	615.57
NOV 14	184.52	183.43	26.25	26.25	PRIVATE MORTGAGE INSURANCE-PMI	622.52	772.75
DEC 14	.00	183.43 *	26.25	26.25	PRIVATE MORTGAGE INSURANCE-PMI	596.27	929.93
DEC 14	184.52	.00 *	400.00	375.57 *	CITY/TOWN TAX	380.79	554.36
JAN 15	184.52	183.43	26.25	26.25	PRIVATE MORTGAGE INSURANCE-PMI	539.06	711.54
FEB 15	184.52	183.43	26.25	26.25	PRIVATE MORTGAGE INSURANCE-PMI	697.33	868.72
MAR 15	200.72	200.72	26.25	26.25	PRIVATE MORTGAGE INSURANCE-PMI	871.80	845.55
APR 15	200.72	200.72	26.25	26.25	PRIVATE MORTGAGE INSURANCE-PMI	1,046.27	1,020.02
MAY 15	200.72	200.72	26.25	26.25	PRIVATE MORTGAGE INSURANCE-PMI	1,220.74	1,194.49
JUN 15	148.22	200.72 *	.00	26.25 *	PRIVATE MORTGAGE INSURANCE-PMI	1,368.96	1,368.96
Totals:	\$2,411.06	\$2,453.75	\$2,408.60	\$2,227.40			

An asterisk (\*) indicates a difference from a previous estimate either in the date or amount. Payment differences of \$2.00 or less will not be marked with an asterisk.

Under Federal Law, your lowest monthly balance should not have exceeded \$348.92 which is 1/6 of anticipated payments unless your mortgage contract or state law specifies a lower amount. Under your mortgage contract or state law, your lowest monthly balance should not have exceeded \$348.94.

CitiMortgage may charge interest on funds advanced to pay your escrow items. If you do not repay the escrow advance within 60 days (of the Escrow Analysis Statement date above) interest will be charged on the outstanding advance amount. The rate of interest on the advance will be the Note rate applicable to your first mortgage loan. The monthly interest accrual will appear on your monthly Mortgage Statement.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.